

Fill in this information to identify the case:

Debtor 1

JEREMIAH D. AUSTIN

Debtor 2
(Spouse, if filing)

MARY KAY AUSTIN

United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 18-22597JCM**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage InformationName of creditor: FREEDOM MORTGAGE CORPORATIONCourt claim no. (if known):
13

Last 4 digits of any number you use to identify the debtor's account

1 4 5 6Property Address: 418 1ST ST
APOLLO PA 15613**Part 2: Cure Amount****Total cure disbursements made by the trustee:**

	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>134.85</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>134.85</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>134.85</u>

Part 3: Postpetition Mortgage Payment

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ 630.22

The next postpetition payment is due on

9 / 1 / 2023
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 JEREMIAH D. AUSTIN
Name

Case number (if known) 18-22597JCM

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

J/s/ Ronda J. Winnecour
Signature

Date 07/31/2023

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmevf@chapter13trusteewdpacom

Debtor 1 **JEREMIAH D. AUSTIN**
Name

Case number (if known) **18-22597JCM**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	134.85
				<u>134.85</u>
<u>MORTGAGE REGULAR PAYMENT (Part 3)</u>				
10/29/2018	1096032	EMBRACE HOME LOANS INC	AMOUNTS DISBURSED TO CREDITOR	1,197.29
11/27/2018	1100583	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	652.56
12/21/2018	1103675	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	618.07
01/25/2019	1106922	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	889.36
02/25/2019	1110157	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	666.20
03/25/2019	1113446	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	652.23
04/26/2019	1116766	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	650.55
05/24/2019	1120157	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	571.33
06/25/2019	1123565	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	894.70
07/29/2019	1127007	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	621.14
08/27/2019	1130495	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	635.08
09/24/2019	1133746	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	644.86
10/24/2019	1137124	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	642.90
11/25/2019	1140577	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	647.47
12/23/2019	1143972	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	650.58
01/28/2020	1147442	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	986.25
02/25/2020	1150967	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	680.06
03/23/2020	1154454	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	678.82
04/27/2020	1157895	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	677.04
05/26/2020	1161231	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	973.01
06/26/2020	1164387	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	466.30
07/29/2020	1167480	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	648.61
08/25/2020	1170557	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	282.44
09/28/2020	1173669	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	464.48
10/26/2020	1176748	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	426.12
11/24/2020	1179811	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	468.68
12/21/2020	1182748	ROUNDPOINT MORTGAGE SERVICING	AMOUNTS DISBURSED TO CREDITOR	652.73
01/25/2021	1184823	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	652.34
02/22/2021	1187928	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	651.89
03/26/2021	1191195	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	651.61
04/26/2021	1194483	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	976.39
06/25/2021	1200795	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	327.37
08/26/2021	1207119	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	688.61
09/24/2021	1210246	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	688.56
10/25/2021	1213322	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	1,022.81
11/22/2021	1216356	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	752.21
12/23/2021	1219415	FREEDOM MORTGAGE CORP	AMOUNTS DISBURSED TO CREDITOR	825.88
01/26/2022	1222492	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	847.77
02/23/2022	1225404	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	853.59
03/25/2022	1228339	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	858.97
04/26/2022	1231360	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	1,289.63
05/25/2022	1234410	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	862.80
06/27/2022	1237425	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	742.64
07/26/2022	1240377	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	658.06
08/24/2022	1243288	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	658.06
09/27/2022	1246144	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	658.06
10/25/2022	1248980	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	658.06
11/23/2022	1251760	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	630.22
12/22/2022	1254539	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	630.22
01/26/2023	1257270	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	630.22
02/23/2023	1259917	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	630.22
03/28/2023	1262665	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	630.22
04/25/2023	1265491	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	630.22
05/25/2023	1268326	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	630.22
06/26/2023	1271234	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	630.22
07/25/2023	1274025	FREEDOM MORTGAGE CORPORATION	AMOUNTS DISBURSED TO CREDITOR	630.22
				<u>39,036.15</u>

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JEREMIAH D. AUSTIN
MARY KAY AUSTIN
418 1ST STREET
APOLLO, PA 15613

MATTHEW M HERRON ESQ
THE DEBT DOCTORS LLC
607 COLLEGE ST STE 101
PITTSBURGH, PA 15232

FREEDOM MORTGAGE CORPORATION
ATTN PAYMENT PROCESSING
10500 KINCAID DR
FISHERS, IN 46037

BROCK AND SCOTT PLLC*
3825 FORRESTGATE DR
WINSTON SALEM, NC 27103

7/31/23

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee